

Powering Disruption in Banking

Backbase Webinar Series | 15-10-2014





Disruption in Banking

Disruption : New Entrants – Silicon Valley



Disruption : New Entrants – Innovative Challengers

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Big Banks Struggle to Ret...

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MARKETS

Lending Club Files for Initial Public Offering

Number of Shares and Price Range for LendingClub Corp. IPO Is Yet to Be Determined

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By MARIA ARMENTAL and LIZETTE CHAPMAN

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Updated Aug. 27, 2014 5:23 p.m. ET

Lending Club Corp. on Wednesday filed for an initial public offering, a deal that's likely to be closely watched as online nonbank lenders continue to gain market share from traditional banks.

The number of shares and price range is yet to be determined, the San Francisco company said in a filing with the Securities and Exchange Commission. Lending Club was valued at nearly \$4 billion in a fundraising earlier this year but could seek a higher valuation in the IPO, people familiar with the matter said in June.

The company said its [initial fundraising target is \\$500 million](#), though that figure is likely to change. It said it may use a portion of the IPO proceeds to repay a

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ARTICLES

1 [Unlock Your Door With a Phone](#)

Disruption : Banks reinventing Themselves...

The collage includes the following elements:

- Top left:** A screenshot of the PostFinance mobile app interface with the text: "Top up your iTunes® credit easily and directly in the PostFinance App." Below are icons for the PostFinance app and the iTunes logo.
- Top center:** A woman smiling while holding a smartphone, with a yellow graphic overlay containing the PostFinance logo and the text: "PostFinance App".
- Top right:** A screenshot of the PostFinance mobile app showing a promotional offer: "Top up your iTunes® credit using the PostFinance App and benefit from our attractive offer: Credit worth CHF 50 for just CHF 30." with a "→ Mehr Informationen" link.
- Bottom left:** A large image of a smartphone displaying a yellow advertisement with the text: "ICH BIN DOCH NICHT GAGA" and "Hier steht eine
kleine Handlung".
- Bottom center-left:** A screenshot of a news or magazine page with the headline: "INNOVATIO PostFinance mit iTun" and a large yellow box containing the text: "ICH BIN DOCH NICHT GAGA".
- Bottom center:** A screenshot of the PostFinance mobile app with the text: "Ich lade mein iTunes®-Guthaben mit der PostFinance-App." and the same yellow box with the text: "ICH BIN DOCH NICHT GAGA".
- Bottom center-right:** A screenshot of the PostFinance mobile app with the text: "Jetzt für kurze Zeit: 50.- Guthaben für nur 30.-" and the same yellow box with the text: "ICH BIN DOCH NICHT GAGA".
- Bottom right:** A screenshot of the PostFinance mobile app with the text: "PostFinance Besser begleitet." and the same yellow box with the text: "ICH BIN DOCH NICHT GAGA".

Disruption : Mobile takes the World by Storm



1-2 Times per Year



5-10 Times per Year



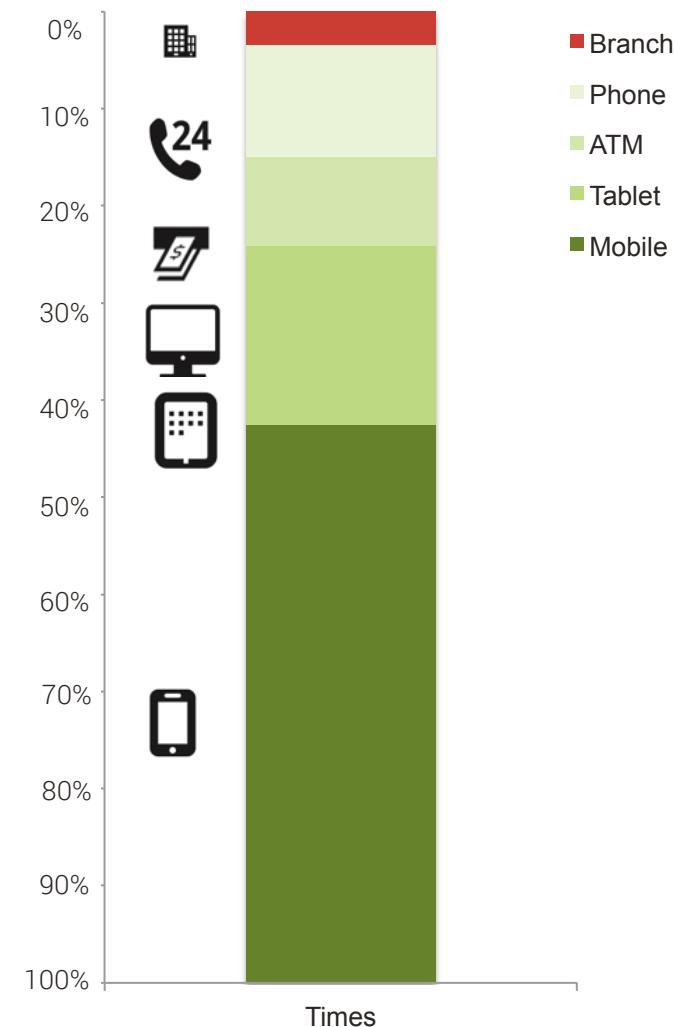
3-5 Times per Month



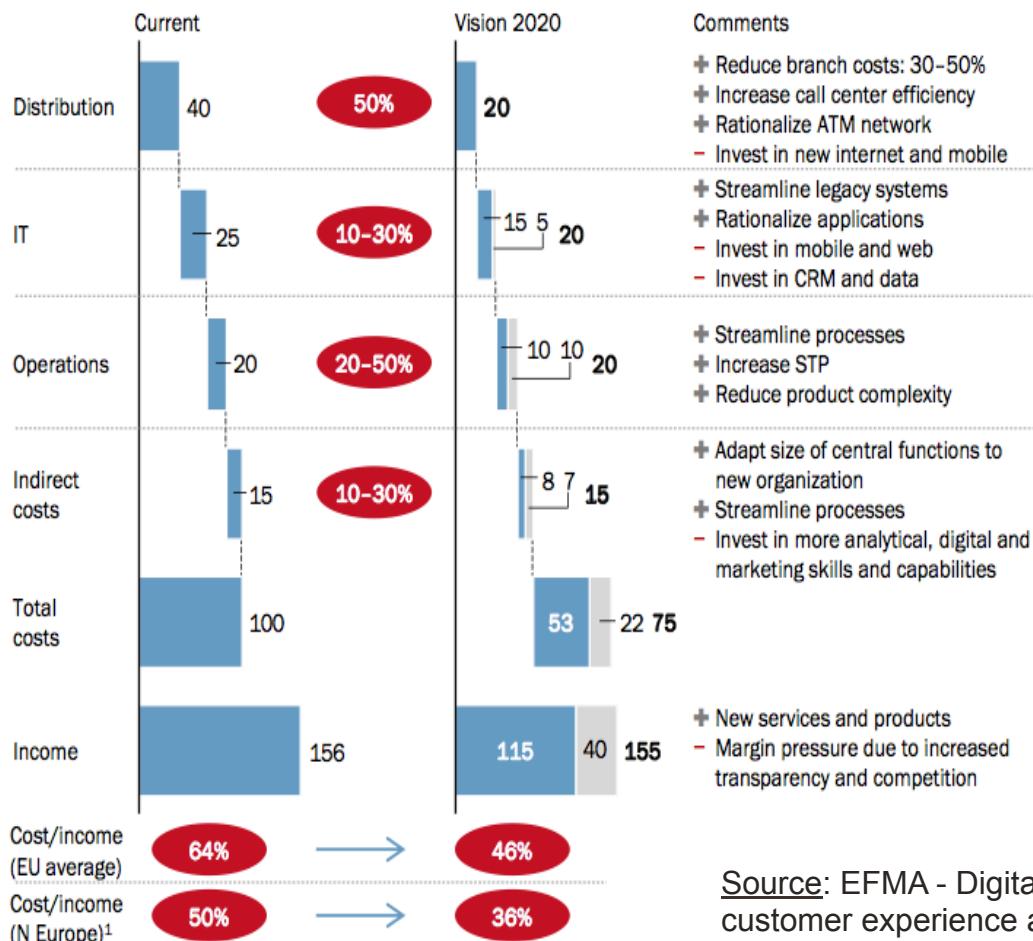
7-10 Times per Month



20-30 Times per Month



Digital Transformation is Essential.... And rewarding!



Goal : Lower Cost-Income Ratio with 14%

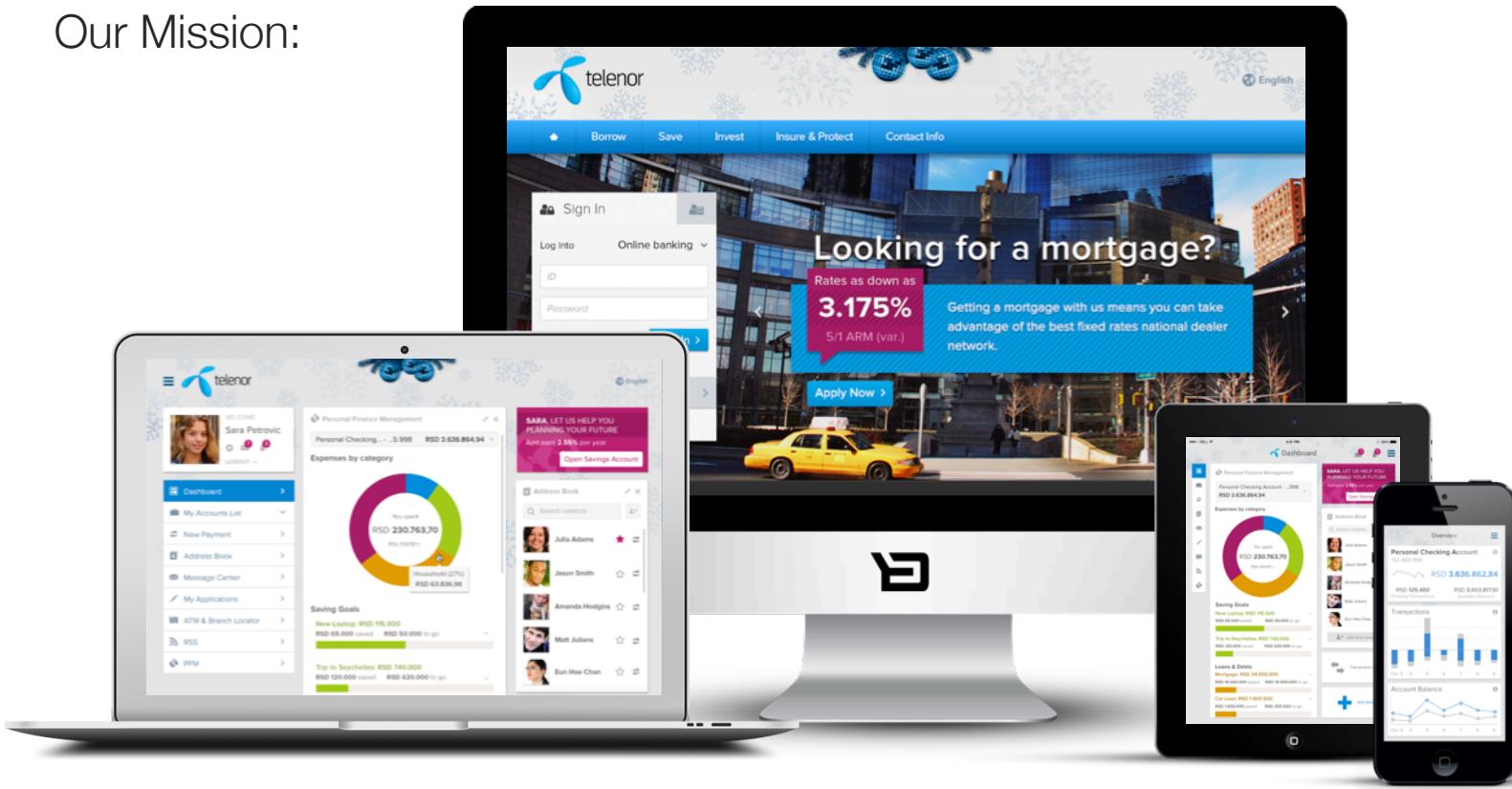
Source: EFMA - Digital Transformation in 10 Building Blocks – to boost customer experience and return on Equity. McKinsey - 2012

¹ For countries like Northern Europe (Scandinavia, Netherlands) and for countries such as UK or Australia



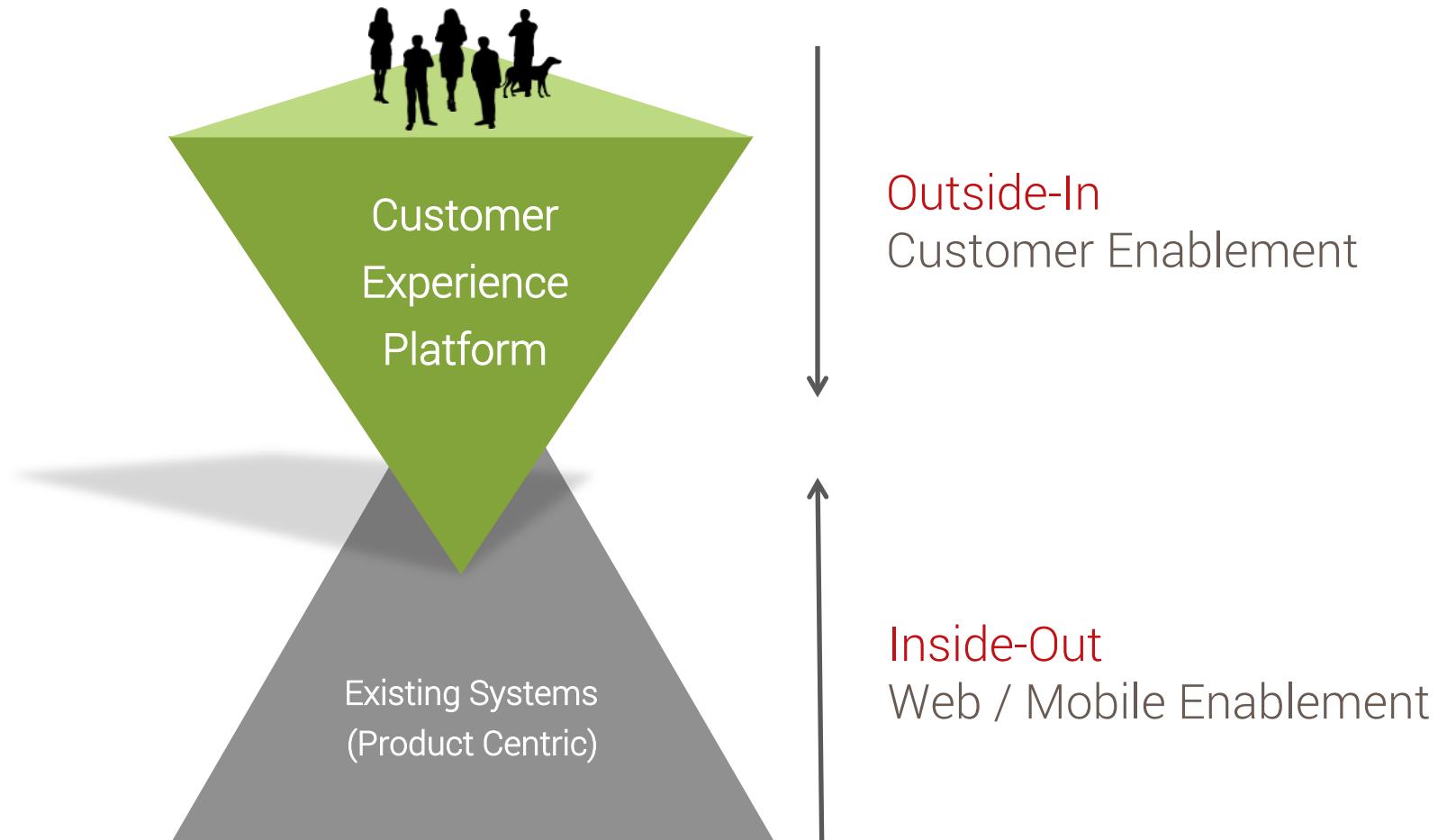
Digital Transformation : How to make it Happen...

Our Mission:

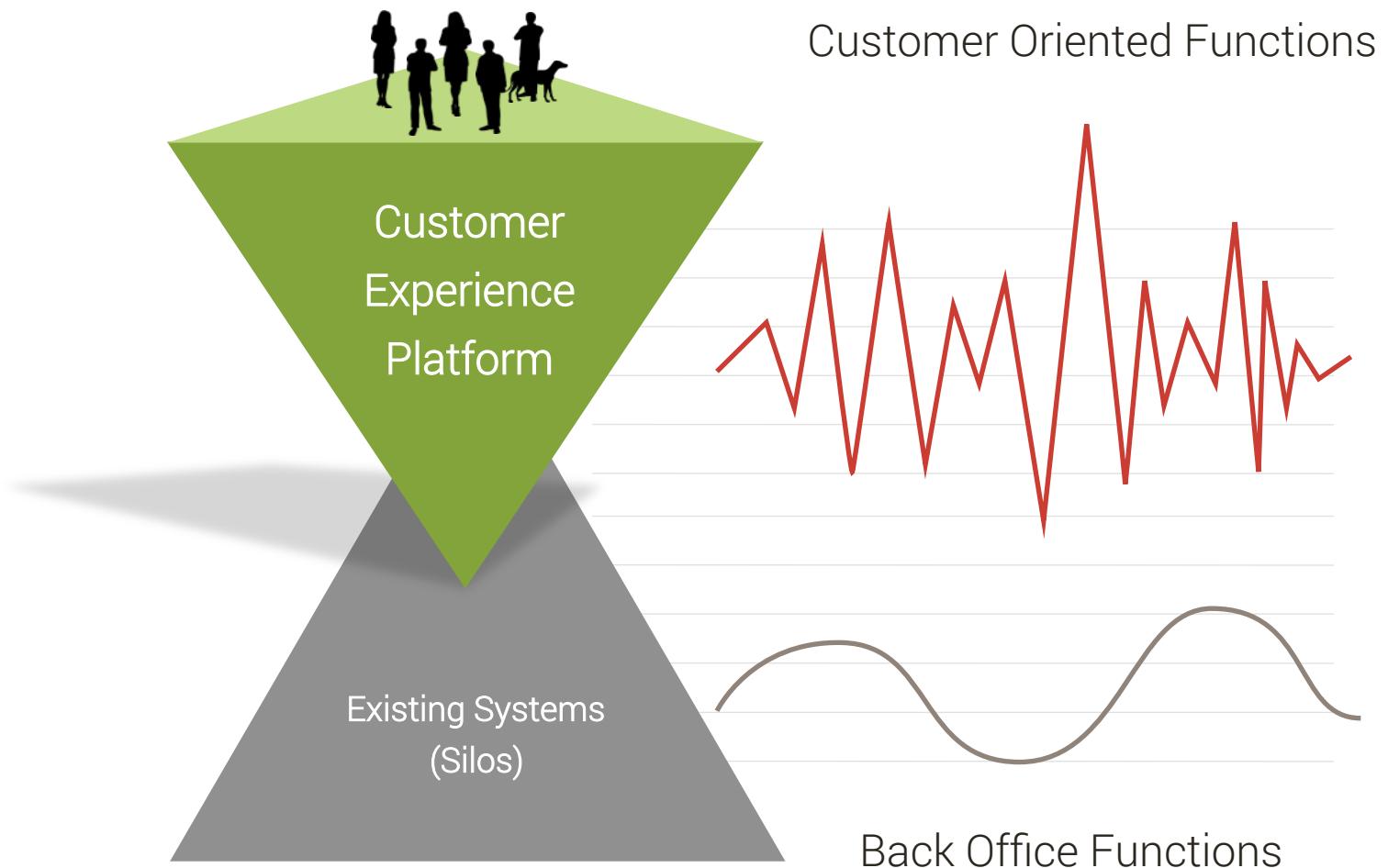


Help Financials to Create, Manage, and Optimize
their Digital Omni-Channel Future...

Paradigm Shift : The Outside-In Approach



Outside-In = Customer Centric



Re-Use Existing Banking Systems

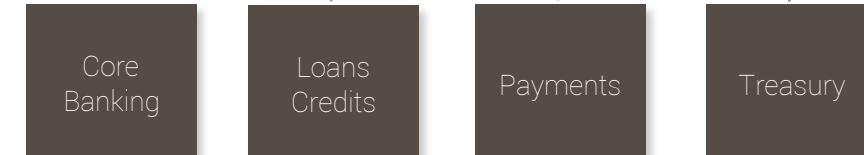
End-customers



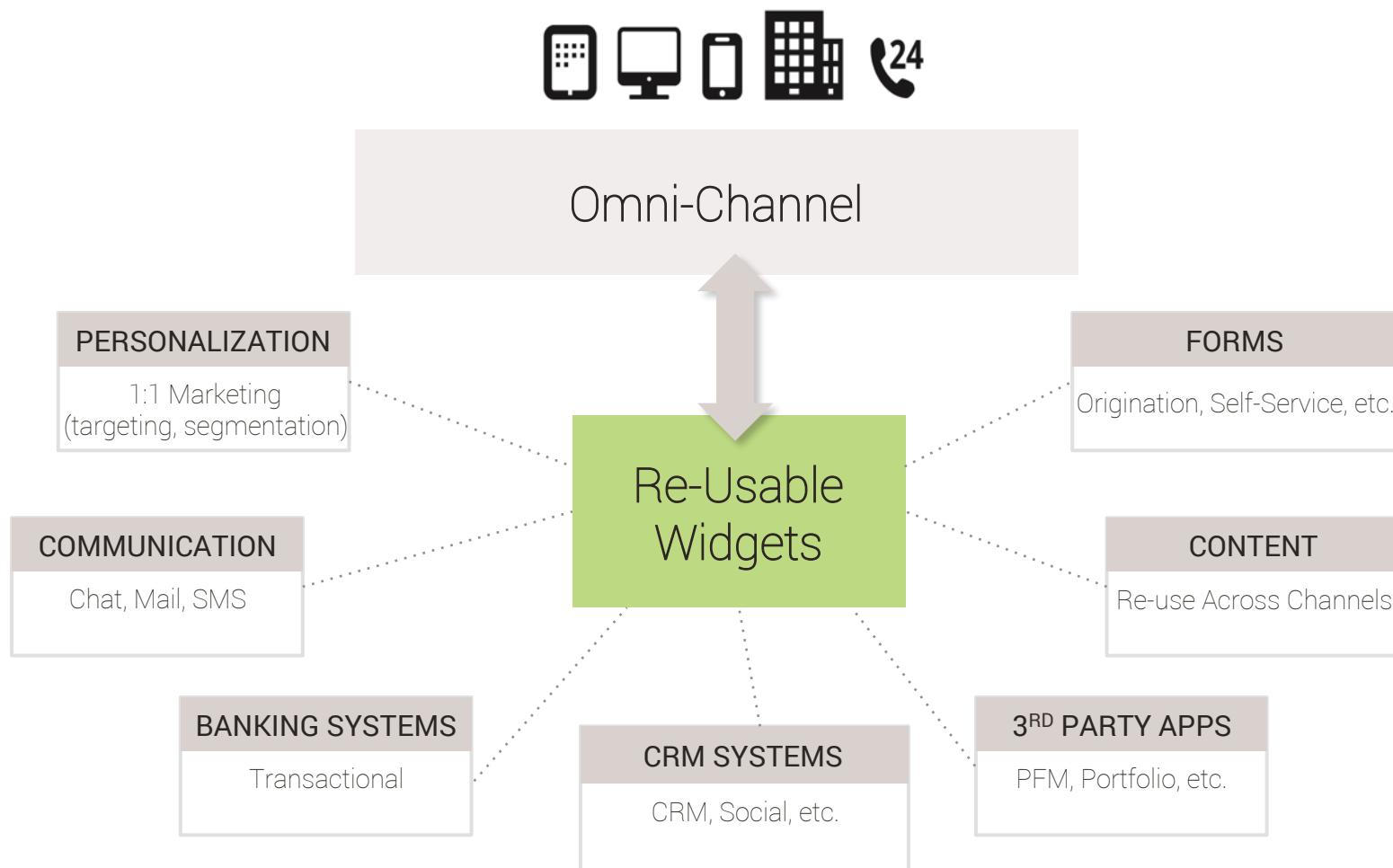
Omni-Channel Banking Platform

Integrate, Orchestrate and Re-Use

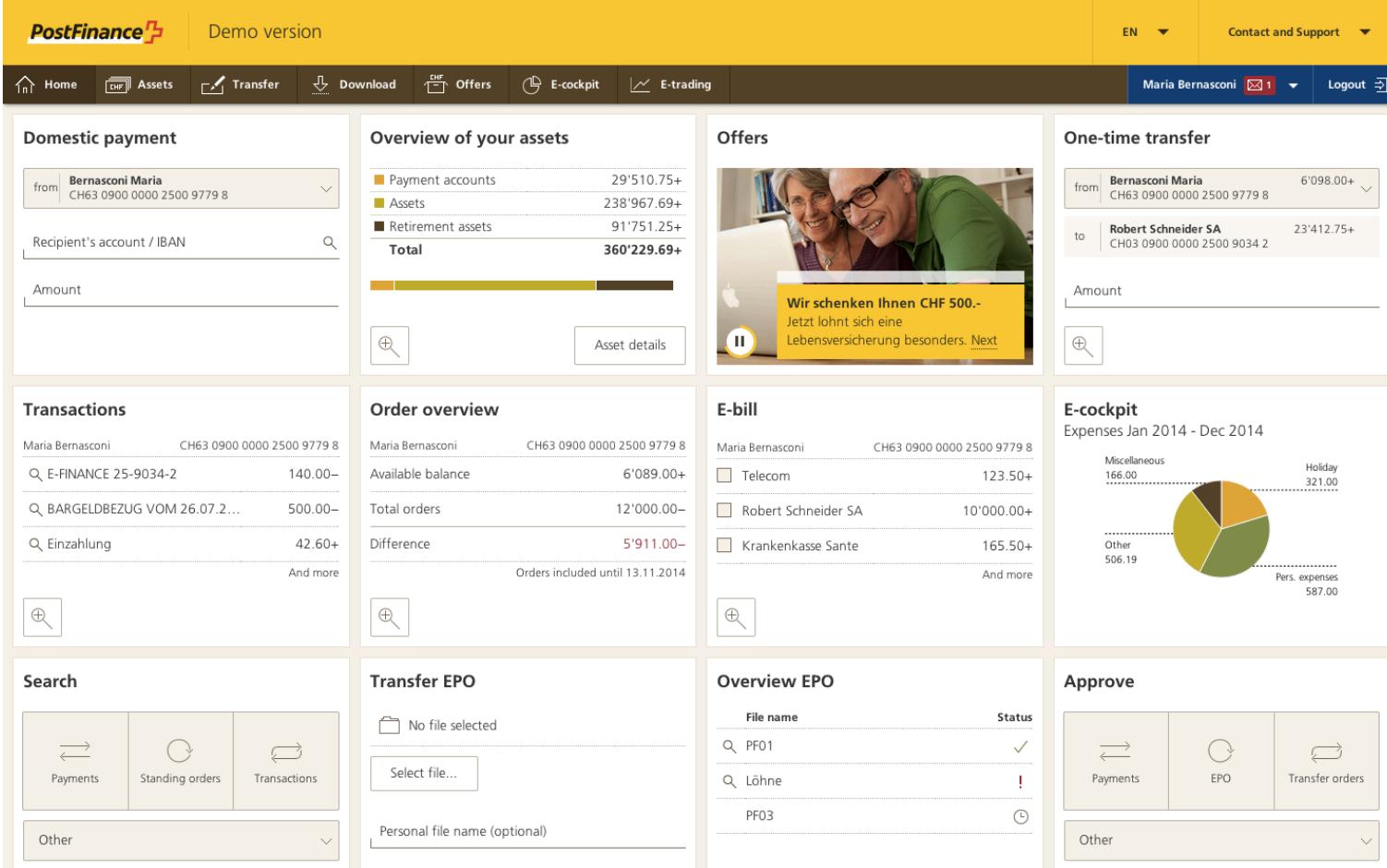
Existing Banking Applications



Widgets – Customer Experience Building Blocks



Widgets – Customer Experience Building Blocks



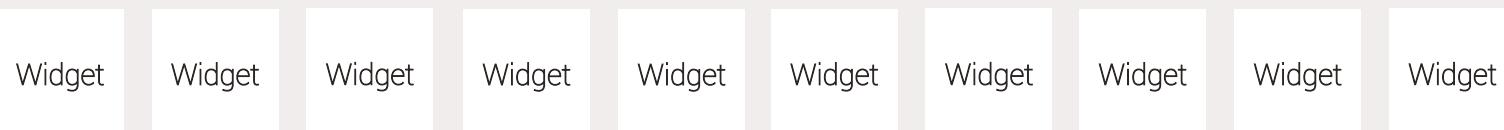
The screenshot displays the PostFinance demo version interface, featuring a grid of 12 widgets arranged in a 4x3 grid. The top row contains 'Domestic payment', 'Offers', and 'One-time transfer'. The second row contains 'Transactions', 'Order overview', and 'E-bill'. The third row contains 'Search', 'Transfer EPO', and 'Overview EPO'. The bottom row contains 'Approve'.

- Domestic payment:** A form for sending a domestic payment. It includes fields for 'from' (Bernasconi Maria, CH63 0900 0000 2500 9779 8), 'Recipient's account / IBAN', and 'Amount'.
- Offers:** A promotional offer for life insurance. Text: "Wir schenken Ihnen CHF 500.- Jetzt lohnt sich eine Lebensversicherung besonders. Next".
- One-time transfer:** A form for a one-time transfer. It shows 'from' (Bernasconi Maria, CH63 0900 0000 2500 9779 8) and 'to' (Robert Schneider SA, CH03 0900 0000 2500 9034 2), and an 'Amount' field.
- Transactions:** A list of transactions for Maria Bernasconi. Items include: E-FINANCE 25-9034-2 (140.00-), BARGELDBEZUG VOM 26.07.2... (500.00-), Einzahlung (42.60+), and And more.
- Order overview:** An overview of orders. It shows Available balance (6'089.00+), Total orders (12'000.00-), and Difference (5'911.00-). It also notes Orders included until 13.11.2014.
- E-bill:** An e-bill overview for Maria Bernasconi. It lists bills from Telecom, Robert Schneider SA, and Krankenkasse Sante, along with an 'And more' link.
- Search:** A search interface with tabs for 'Payments', 'Standing orders', 'Transactions', and a dropdown for 'Other'.
- Transfer EPO:** A form for selecting a file. It shows 'No file selected', a 'Select file...' button, and a field for 'Personal file name (optional)'.
- Overview EPO:** A table showing EPO status. It includes columns for 'File name' (PF01, Löhne, PF03) and 'Status' (✓, !, ⓘ).
- Approve:** A form for approving payments, EPOs, and transfer orders. It includes tabs for 'Payments', 'EPO', 'Transfer orders', and a dropdown for 'Other'.

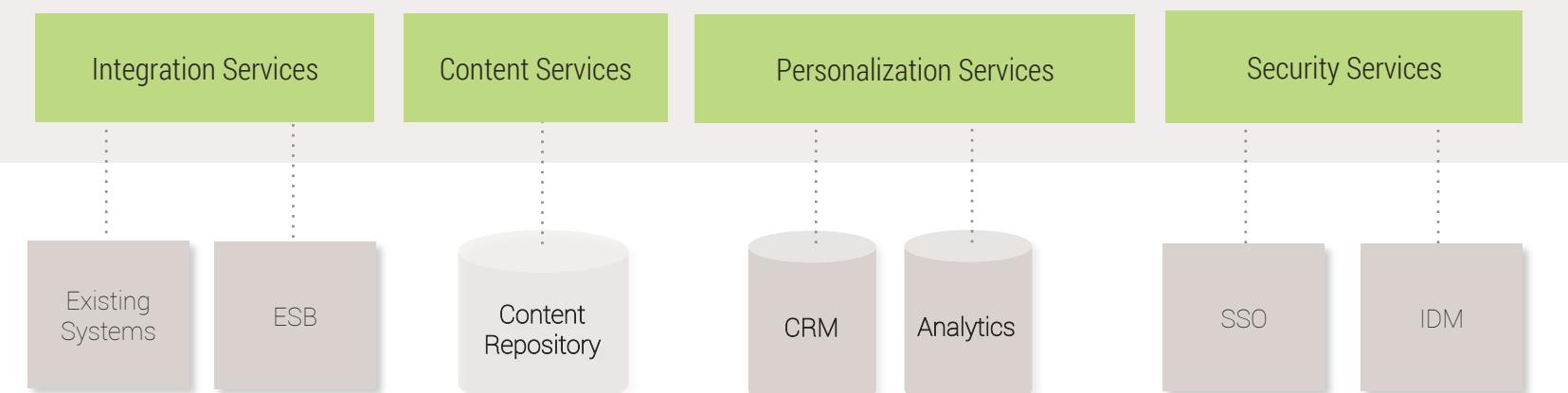
Live Demo : https://www.postfinance.ch/ap/ga/fp/demo/login?WT.ac=wsokcontainer_demo_EF_en

Customer Experience Platform

Launchpad



Customer Experience Services



Widgets : Flexibility & Freedom to Innovate Fast



Top up your iTunes® credit easily and directly in the PostFinance App.

PostFinance App

Top up your iTunes® credit using the PostFinance App and benefit from our attractive offer: Credit worth CHF 50 for just CHF 30.

→ [Mehr Informationen](#)

ICH BIN DOCH NICHT GAGA

ICH BIN DOCH NICHT GAGA

Ich lade mein iTunes®-Guthaben mit der PostFinance-App.

Jetzt für kurze Zeit: 50.- Guthaben für nur 30.-

PostFinance Besser begleitet.

Engage : Empower Disruption in Banking

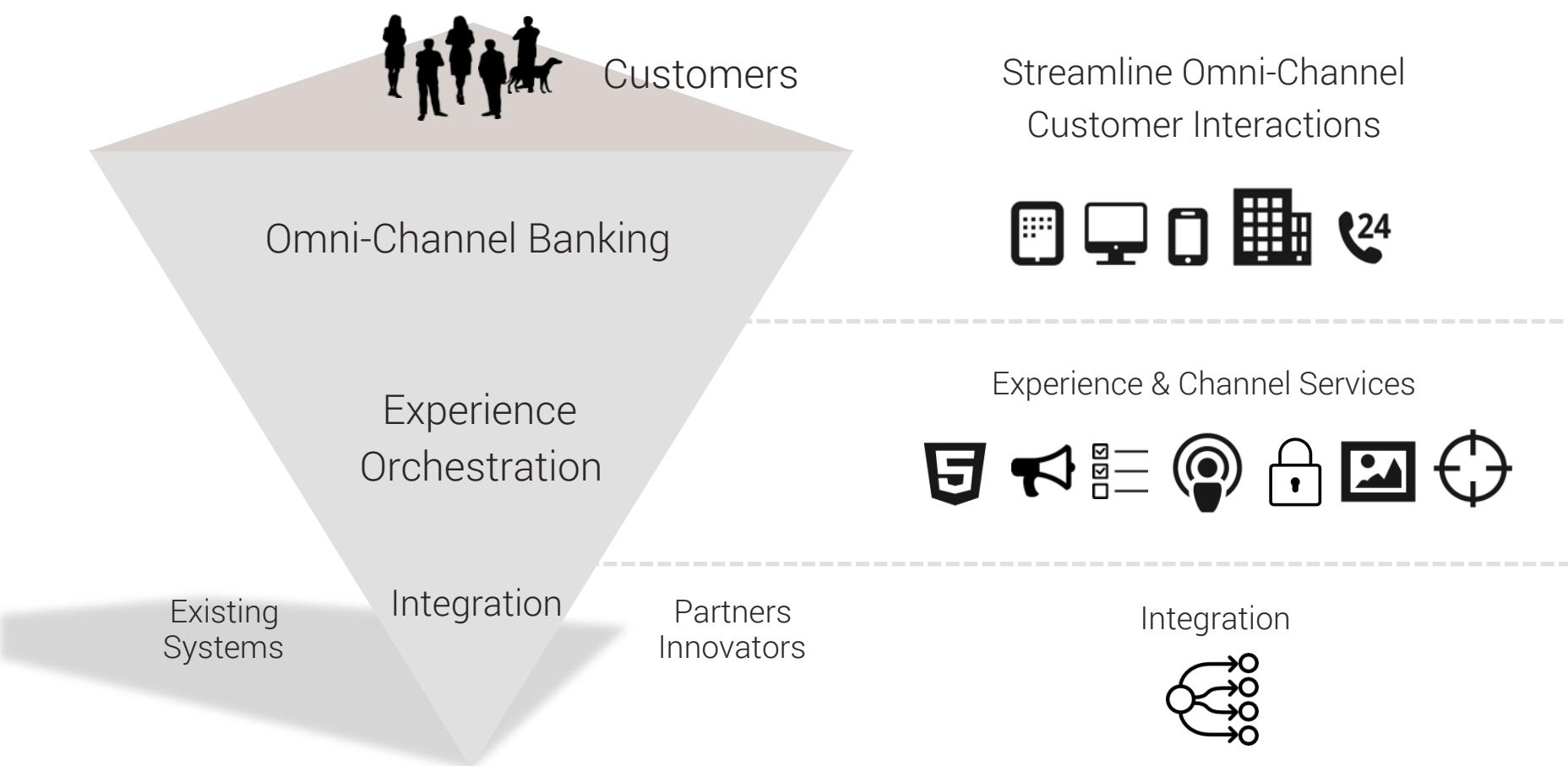
Backbase Engage: The Future of Digital Banking.

Backbase creates comprehensive omni-channel customer experience solutions that help retail banks and credit unions revive their digital customer interactions, drastically increasing the stickiness of their relationships with their individual customers. We help you get your bank online faster by delivering a complete, customer-centric digital experience solution that will drastically differentiate you from your competition.



Industry analyst OVUM names Backbase a Market Leader for next-generation digital banking platforms and recommends Backbase to be included "on most technology selection shortlists".

Engage : Omni-Channel Banking



Backbase Engage... Turn-key, Ready to Go!

Backbase Engage: Out of The Box Digital Banking



Retail Banking



Commercial Banking



Wealth Management

Customer Experience Platform
+ Digital Banking Services

Launchpad for Retail Banking



- Authentication
- Bill Payments / Send Money
- Review Payments
- E/M-Commerce
- Loan Payments
- Transfer
- PFM Retail Widgets
- Review Transfers
- Scheduled Payments
- Split 'n Share
- Statements – export – print
- Transactions



Launchpad for Commercial Banking



- Authentication
- Payments
- Cash Management
- Invoices (+ integration)
- Foreign Exchange Trade
- Accounts Overview / Activity
- Statements – export – print
- To-Do's / Collaboration
- Secure Messaging
- Secure Documents Sharing
- Alerts

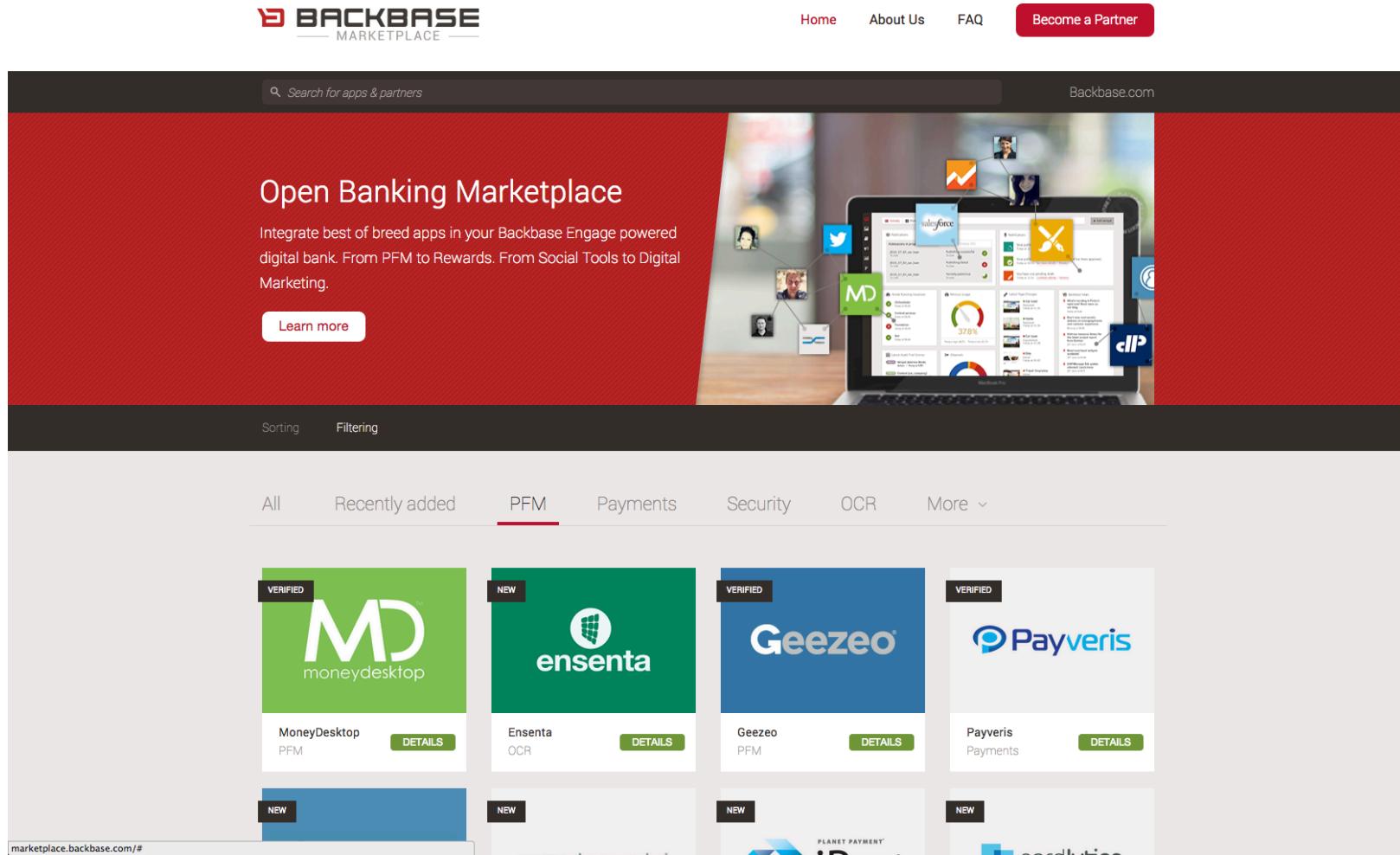


Launchpad for Wealth Management



- Portfolio Viewer / Manager
- Financial News
- Message & Alerts
- Research Materials
- Advisor Communication
- Secure Document Exchange
- Market Information
- Simple Payment (SEPA)

Engage: Open Banking Marketplace



The screenshot shows the homepage of the Backbase Engage Open Banking Marketplace. At the top, there is a navigation bar with the Backbase logo, a search bar, and links for Home, About Us, FAQ, and Become a Partner. The main header is "Open Banking Marketplace" with a sub-copy: "Integrate best of breed apps in your Backbase Engage powered digital bank. From PFM to Rewards. From Social Tools to Digital Marketing." Below this is a "Learn more" button. The central image is a collage of various digital banking and marketing tools, including a laptop displaying a dashboard with "378%" and social media icons, and a network of user profiles. The bottom section features a grid of app cards. The first card for "MoneyDesktop" is highlighted with a "VERIFIED" badge. Other cards include "ensenta" (NEW), "Geezeo" (VERIFIED), and "Payveris" (Payments). The grid also includes cards for "PLANET PAYMENT" and "coordinating". At the bottom left, the URL "marketplace.backbase.com/#" is visible.

Search for apps & partners

Backbase.com

Open Banking Marketplace

Integrate best of breed apps in your Backbase Engage powered digital bank. From PFM to Rewards. From Social Tools to Digital Marketing.

Learn more

Sorting Filtering

All Recently added **PFM** Payments Security OCR More ▾

VERIFIED

MoneyDesktop

MoneyDesktop PFM DETAILS

NEW

ensenta

ensenta OCR DETAILS

VERIFIED

Geezeo

Geezeo PFM DETAILS

VERIFIED

Payveris

Payveris Payments DETAILS

PLANET PAYMENT

coordinating

marketplace.backbase.com/#

Over 50 Major Financials Rely on BACKBASE



Deutsche Bank



Nationwide
Insurance



UBS

swiss^{AECS}**card**

ING

PostFinance
SWISS POST

SallieMae

NORDSTROM



ABN·AMRO

BARCLAYS

Legal &
General



СБЕРБАНК
РОССИИ



Tinkoff
Credit Systems



UBS

Al Rajhi Bank مصرف الراجحي



Bank of America.



MAPFRE



“Backbase is Most Visionairy”

Gartner Magic Quadrant for Horizontal Portal Software

Jim Murphy (October 2014)

“Backbase is among the most highly regarded user experience platform vendors in time to implement”.

- ✓ Strong momentum since 2010
- ✓ Lean User Experience Platform



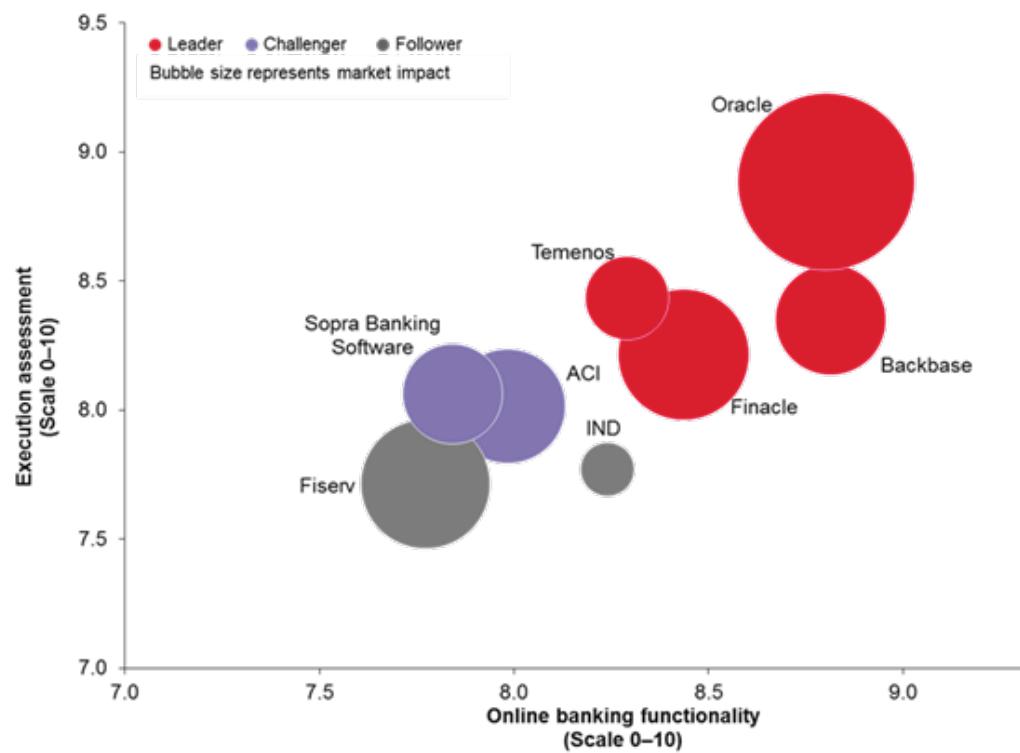


“Backbase is Market Leader”

Decision Matrix: Selecting Next Generation Digital Banking Channel Platform

Yaroslaw Knapik (December 2013)

We believe Market Leaders are worthy of a place on most technology selection shortlists. The vendor has established a commanding market position with a product that is widely accepted as best-of-breed.”



THANK YOU!